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# GUIDE FOR THE UNEMPLOYED



United Way of Massachusetts Bay  
Information and Referral Service

Dear Friend,

This brochure was prepared for you by the United Way of Massachusetts Bay Information and Referral Service. It is meant to put you in touch with some basic resources that may be helpful when you're looking for work. It is not a complete listing or directory of all services for out-of-work people. We've listed the information as follows:

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Remember, if you don't find the specific information you want in this brochure, call us at 482-1454. We can help.

# GENERAL INFORMATION

LOSING YOUR JOB can be a major crisis, especially when you are responsible for supporting yourself or a family. How can you handle this crisis?

- **COMMUNICATE.** Make the facts of your situation known to your family and friends. Many people feel ashamed to tell family or friends that they have lost their job. There is nothing shameful about being laid off. Don't blame yourself. Start making plans to meet the situation.

- **EXPLAIN.** Tell your creditors—the bank, the gas company and the electric company and others—that you are unemployed and try to work out adjusted payment plans to meet your bills.

- **FILE A CLAIM FOR UNEMPLOYMENT BENEFITS RIGHT AWAY.** Don't put this off! You may not find another job right away, and it is crucial to plan to meet your basic needs right away.

- **FIND HELP.** It seems as though you are alone and no one can help. Don't let feelings of panic, anger and loneliness build. Recognize and deal with the stress you are under. Find **FAMILY COUNSELING**, or a **JOB SEEKERS' SUPPORT GROUP** or **INFORMATION** on financial help. To locate the help you need, call:

**United Way of Massachusetts Bay  
Information and Referral (I&R) Service  
482-1454 - Boston Headquarters**

**or**

**599-6800 - Lynn Branch**

This service can put you in touch with over 3,000 agencies and programs that can help you, including *day care, drug and alcohol counseling, food pantries and meal sites, recreation, housing, volunteering and education.*



# UNEMPLOYMENT INSURANCE

If you've been laid off or lost your job, you may be eligible for unemployment insurance. This is an income protection program provided by taxes paid by employers in Massachusetts. If eligible, you'll be paid for up to 30 weeks. Payments will vary according to your earnings during the previous 52 weeks and the size of your family.

To see if you qualify, go to your local office of the Division of Employment Security (DES) to file a claim. Bring a picture ID (such as your driver's license), your Social Security card, and your most recent pay stub or W-2 Tax Form. You will have to meet certain criteria, and DES will contact your employer to verify your wages and to find out why you're no longer working.

If you're eligible, it may be as many as four weeks before you receive your first check. *The first week after you file is a waiting period for which you will not be paid. So it's important to file as soon as you're out of work.* The days you delay in registering for compensation are not retroactive for pay purposes.

After you've completed the initial paperwork with DES, you'll have to report back each week and certify that you're still out of work and actively seeking employment. Once DES has judged that you qualify for unemployment insurance, you will learn the amount of your weekly benefit check. This amount will vary, up to a maximum of \$185 per week, plus a \$6 allowance for each dependent child up to 18 years of age, or up to 24 years if that child is in an authorized school or is unable to work due to physical or mental incapacity.

After you receive your first check, you will then report every two weeks. Which day you report depends on the last number of your Social Security number: Monday 0-1, Tuesday 2-3, Wednesday 4-5, Thursday 6-7, and Friday 8-9. You will be assigned a regular day and time to report.

For information about where and when to file a claim call:

**Division of Employment Security**  
**1-800-322-4944 - toll free in Massachusetts**

or

**727-6560 - Greater Boston**

DES may disqualify your claim if you do not meet the requirements to be eligible for benefits. You *may* contest any disqualification by requesting a hearing before a review examiner, and, if dissatisfied, appeal that decision to a Board of Review. For more information, call the Hearings Department in Boston at 727-6649 or 727-6656.



# CREDIT/MORTGAGE

## CREDIT

If you can't pay your bills, *call your creditors right away and explain your situation truthfully.* In many cases, an adjustment can be made based on an individual evaluation of your situation, including your past payment history. Creditors can rewrite contracts, lower payments, accept interest payments only and, sometimes, grant delays in payments.

Remember, though, your credit record reflects how you are meeting the payments that you agreed to in your contract. Partial payments, interest-only payments, and delays in payments will probably show up as delinquencies on your credit history, although they will help you in your relations with your creditor. Rewriting the contract is the best option, if you are sure you can meet the new payment schedule.

If you're having difficulty with credit or budgeting, you may want to get credit counseling. Contact the agency below for free help in budgeting, dealing with creditors, and housing counseling. It also has a Debt Management Plan by which the service actually manages and disburses payments to creditors. There is a fee of \$5.00 a month for the Debt Management Plan. For an appointment, call:

**Consumer Credit Counseling Service**  
8 Winter Street, Suite 1210  
Boston, MA 02108  
426-6644

## MORTGAGE

For home mortgages contact your bank or mortgage lender. Most banks would rather work something out than foreclose on a mortgage. If you have a VA insured mortgage, call:

**Veterans Administration**  
JFK Federal Building  
Boston, MA 02203  
Loan Service and Claims  
223-3053

If you have an FHA insured mortgage, call:  
**Housing and Urban Development (HUD)**  
15 New Chardon Street  
Boston, MA 02114  
Loan Management Section  
223-4611



# HEALTH/MEDICAL ASSISTANCE

Because you're out of a job with limited finances, you may be tempted to drop your health insurance or ignore the health care you need but feel you can't afford.

## HEALTH INSURANCE PLANS

*If you participated in a group health insurance plan at your job before you were laid off, Massachusetts law requires that your employer offer you the chance to stay in that plan for up to 39 weeks. You may, however, have to pay the full premium including your employer's contribution.*

If you are not working at the end of that period, plans like Blue Cross/Blue Shield, Harvard Community Health Plan, and others will allow you to convert your group policy to a non-group policy. The cost of these plans vary, and some have fewer benefits. If your current plan lapses your health emergencies will be more costly in the long run. Also, you may have to wait for some services after you've joined a new plan at a new job.

Your family doctor, if you have one, does not want to see you ignore health problems. If you have lost your health coverage, speak to your physician about alternative payment arrangements. The same goes for your hospital. You may be able to negotiate payment amounts and schedules.

## COMMUNITY HEALTH FACILITIES

Another option may be a community or area health center where you live. These clinics are affiliated with major hospitals and provide a full range of services at reasonable fees for you and your family. For the center nearest you, call your local hospital or the Massachusetts League of Community Health Centers in Boston at 426-2225.

## MEDICARE AND MEDICAID

Two separate public health insurance programs may provide health coverage for you under certain conditions. They are the Federal Medicare and the State Medicaid programs.

### Medicare

You are eligible for Medicare if you:

- are 65 and receive Social Security or Railroad Retirement benefits.
- are 65 and have worked long enough in Federal employment.



- are under 65 and have received Social Security disability benefits for 24 months.
- are under 65 and have worked long enough in Federal employment, and meet certain requirements.

For more information about these requirements and other features of the Medicare program, call:

**Social Security Administration  
227-2400 - Greater Boston**

## **Medicaid**

If you're low income, unemployed, and have a family with dependent children, you *may* qualify for Medicaid, a health care program operated by the State Welfare Department. Eligibility is based on income. Ownership of your home does *not* affect eligibility; but other property, such as savings or credit union shares, *is* taken into account.

Medicaid will pay for many services, including hospital, home health, mental health, physician, dental, prescriptions and eye care. Payments go directly to the hospital, doctor, or other health care provider.

Some facts about Medicaid:

- Medicaid can supplement Blue Cross/Blue Shield or other health insurance.
- You do not have to be receiving any other kind of assistance from the Welfare Department to apply for or receive Medicaid.
- IF YOU QUALIFY AND HAVE UNPAID MEDICAL BILLS, it is possible for Medicaid to pay bills incurred for 3 months before you apply.

As with other welfare programs, to find out about or apply for Medicaid, start with your local welfare office. You will find the office closest to your home in the white pages of your telephone directory under the heading "MASS COMMONWEALTH OF, Public Welfare Dept." In Greater Boston use the Blue Pages under the same heading. If you have difficulty locating the correct office or getting the correct information, call:

**Office of Client Services  
Massachusetts Department of Public Welfare  
1-800-322-1373 - toll free in Massachusetts  
or  
727-0837 - Greater Boston**



# FUEL ASSISTANCE/UTILITIES

## FUEL ASSISTANCE

If you're having difficulty meeting your oil, gas or electric bill, you may qualify for the fuel assistance program. This program assists low-income households to meet the high cost of heating their homes. Eligibility is based on gross income. For example, a family of four with an income of \$14,850 a year could qualify for help.

Benefits range from \$325 to \$750, and those with the lowest incomes receive the highest payments. Payments are made to the oil, gas, or electric company, and you may qualify even if your heat is included in your rent. Some funds are also available for repair and/or replacement of burners and for weatherization.

Call the following statewide toll-free information number:

**1-800-632-8175**

You will be given the name and number of the fuel assistance office nearest your home. Check with the local office to find out the best time to apply and to ask what papers you should bring with you when applying.

## UTILITY BILLS

As soon as you know that you're going to have difficulty paying your bill, call the utility company to try to arrange some payment terms. Don't wait until you receive a shut-off notice. Start with the telephone number on your bill. If you receive no satisfaction, ask to speak with the supervisor. If you're still not satisfied, ask for the credit manager. If you can't work out terms for paying your bill with your gas or electric company, call:

**Massachusetts Department of Public Utilities (DPU)**

**100 Cambridge Street**

**Boston, MA 02202**

**Consumer Division**

**1-800-392-6066 - toll free in Massachusetts**

**or**

**727-3531 - Greater Boston**

DPU will try to help you work out a plan with the utility company. However, once service is off, the DPU cannot restore it unless there is serious illness or financial hardship.

Gas and electric companies are regulated by the State Department of Public Utilities (DPU). They cannot shut off your service from November 15th to March 15th. **REMEMBER**, though, your bill continues to rise during these months even if your service cannot be shut off. This does not apply to your oil dealer because oil companies are not regulated.





## LEGAL SERVICES

Legal help is available to you for problems such as denial of unemployment benefits, welfare, housing, public utility, or other legal problems. One of the following legal services may be able to help with your problem. They are either free or have a reduced fee schedule.

### LAWYER REFERRAL SERVICES

**Massachusetts Bar Association  
Lawyer Referral Service**

**1-800-392-6164 - toll free in Massachusetts  
or**

**523-0595 - Greater Boston**

(A telephone referral service. A ½ hour office consultation is \$15. Ask about a reduced fee scale if you cannot afford regular fees.)

**Volunteer Lawyers Project  
73 Tremont Street, Room 1001  
Boston, MA 02108  
742-5823**

(No emergency cases accepted.)

### UNEMPLOYMENT INSURANCE

**Unemployment Law Project  
14 Beacon Street, Room 407  
Boston, MA 02108  
227-7008**

(Specializes in problems with Unemployment Insurance for residents of Greater Boston.)

### LOW INCOME

A legal services network for low-income people (\$12,375 a year or less for a family of four) extends throughout the United Way of Massachusetts Bay area. The offices below, unless otherwise noted, provide information and/or help in the following areas of civil law, unemployment insurance, other government benefits, tenant/landlord problems, utilities and family law. No criminal cases are taken.

**Greater Boston Legal Services (Main Office)  
85 Devonshire Street  
Boston, MA 02109  
367-2880**

There are nine branch offices in Boston, Chelsea, Quincy and Malden. Call the main office for the address and phone number of the office nearest your home.

**Cambridge and Somerville Legal Services\***

24 Thorndike Street  
Cambridge, MA 02141  
492-5520 (voice)  
492-5525 (TDD)

\*Refers problems with Unemployment Insurance to the Unemployment Law Project (listed above).

**Greater Lynn Neighborhood Legal Services**

31 Exchange Street  
Lynn, MA 01901  
599-7730

**South Middlesex Legal Services**

36 Concord Street  
Framingham, MA 01701  
620-1830



# **JOB COUNSELING/SUPPORT SERVICES**

You are looking for work, but the job market is tight and you cannot find a job easily. You may want to seek job counseling, especially if you have been out of the job market for a while or if you are considering changing fields or entering a training program.

Job counseling can teach you ways to research jobs, write your resume, and conduct a job interview. It can also help you to keep up your spirits while you look for work. And job counseling can assist you to overcome the feelings of isolation, anger, and fear that every job seeker has.

Many people find that joining a job seekers' support group and sharing information and experiences with other job seekers is valuable during a long job search (which could last from six months to one year).

Others prefer individual job counseling.

For job seekers or career changers these agencies offer one or more of the following:

- Individual Job Counseling
- Support and/or Information Groups
- Workshops and/or Special Programs

Fees and hours vary depending on the program. For more information, call:

**Career and Volunteer Advisory Service**

14 Beacon Street  
Boston, MA 02108  
227-1762

**Educational Opportunity Center (EOC)**

Boston YWCA  
140 Clarendon Street  
Boston, MA 02116  
536-7940

**Educational Opportunity Center (EOC)**

31 Exchange Street  
Lynn, MA 01901  
592-0440

**Jewish Vocational Service**

31 New Chardon Street  
Boston, MA 02114  
723-2846

**Radcliffe Career Services (Fay House)**

10 Garden Street  
Cambridge, MA 02138  
495-8631

**Women's Educational and Industrial Union  
(Career Services)**

356 Boylston Street  
Boston, MA 02116  
536-5651

**Women's Job Counseling Center**  
34 Follen Street  
Cambridge, MA 02138  
864-9097

**YWCA (Career Renewal Center)**  
231 Bacon Street  
Natick, MA 01760  
235-5613

For other educational and career counseling information, call:

**Career and Learning Line (CALL)**  
1-800-442-1171 - toll free in Massachusetts  
or  
292-5115 - Greater Boston

## **VETERANS**

If you are a veteran, specialized help is available. To find out about medical, dental, financial, counseling, education or job-finding programs, call:

**Veterans Administration**  
JFK Federal Building  
Government Center  
Boston, MA 02203  
1-800-392-6015 - toll free in Massachusetts  
or  
227-4600 - Greater Boston

In addition, local services for veterans may be located through your town or city hall.

## **DISPLACED HOMEMAKER**

If you are age 35 or over, have spent years doing unpaid work at home *and* are deprived of support, the Displaced Homemakers Program offers free individual counseling, career workshops and referrals to area employers at six sites throughout the state. Contact the program's main office at the YWCA, 231 Bacon Street, Natick, MA 01760, at 235-5613 or 653-4464.

## **UNIONS**

Help may be available through your labor union if you are an unemployed member. The United Way of Massachusetts Bay and the AFL-CIO sponsor a union counseling program which trains union members to be referral agents for co-workers who need help with family, health and money problems. For information or to contact your local AFL-CIO Community Services Representative call United Way of Massachusetts Bay, 87 Kilby Street, Boston, MA 02109 at 482-8370.

The United Auto Workers (UAW) also has a union counseling program which offers referrals and arranges for discounts at participating stores for out-of-work members. Call the Framingham office, 40 Speen Street at 235-6701 for information or help.

## **VOLUNTEERING**

Volunteering can provide you with an opportunity to keep your skills up and can help you structure your time while you are searching for a job. The Voluntary Action Center (VAC) of the United Way of Massachusetts Bay, 87 Kilby Street, Boston, MA 02109, can refer you to one of 500 community organizations, depending on your interests, skills, where you live and how much time you have available. Call 482-8370, ext. 214 for information.

## **JOB-FINDING TIPS**

Some tips for job finding:

- Focus on specific companies or jobs.
- Talk with people in the company who do the work you want to do. Ask what the job outlook is in that occupation and in the company.
- Build up a network of people who work in your chosen job, know you and know your job interests.
- Contact your trade or professional organization and let other members know you are in the job market.
- Contact temporary agencies devoted to your particular type of work, e.g., insurance, electronics, retail, etc. Check if fees are charged.
- Obtain the name of the department head or personnel recruiter for your job area and submit your resume to that person. (You don't have to wait for a company to advertise.)
- Find out how long your preferred employer will keep your application active so you may check back and update your file periodically.
- Check listings in the daily metropolitan and local newspapers, trade and professional papers and journals. You will find many at your local library.



# TRAINING/EMPLOYMENT

While you are out of a job you may want to consider training to upgrade your skills or to learn new ones.

## COLLEGE COURSES

A new program in the state's community colleges provides tuition-waived day courses (up to eleven credit hours) for people collecting Unemployment Insurance. If you have used up your benefits and are still without a job, you may enroll full time. Courses are on a space available basis, and you may receive financial aid for registration and laboratory fees.

For information on participating institutions, call:

**Massachusetts Board of Regents**  
**727-7785 in Boston**

## HIGH SCHOOL EQUIVALENCY

To participate in some programs, you may be required to take a high school equivalency test (GED/General Educational Development Test). There are more than 40 test centers in Massachusetts where you may also receive free lessons in preparation for the test. Tests may be given in English, French, or Spanish.

For information about the centers near you, call:

**Massachusetts Department of Education**  
**770-7583 in Quincy**

Don't forget, once you get a job there are many on-the-job training and apprenticeship programs. Ask about them in job interviews.

There are two programs which will provide you with both skills training and job placement. One is the federally funded Job Training Partnership Act (JTPA). It is for people who are not working or who are underemployed. The other is the Welfare Department's Employment and Training (ET) Program for AFDC recipients.

## JOB TRAINING PARTNERSHIP ACT (JTPA)

JTPA is a brand new employment and training program that replaces the Comprehensive Employment and Training Act (CETA) and is offered in 15 Service Delivery Areas (SDA) throughout the state. JTPA provides vocational training, basic education for adults, English as a Second Language, summer jobs for youth, assessment, job counseling and placement, and supportive services for eligible individuals. To be eligible you must be:

- A resident of the area
- Economically disadvantaged or have encountered some barrier to employment
- Age 16 or older for most programs, and 14 or older for youth in school and for summer youth employment programs



Training under JTPA is fairly flexible. It may be provided in the classroom or on the job, and is offered in a wide range of subjects. Some are: accounting, machine shop, professional food service, LPN, computer electronics, clerical/word processing, drafting, and welding.

Besides providing training, JTPA agencies also conduct job development and job placement services. If you do not need the training offered, you may be directed to the job placement staff. It has job listings from both private and public employers.

You may reach both the skills training staff and the job placement specialists through your local JTPA Service Delivery Area (SDA). Residents in the United Way of Massachusetts Bay area may be served by one of the SDA's listed below. Call to inquire about specific programs and services offered as well as eligibility requirements:

**Neighborhood Development and Employment  
Agency (NDEA)**

15 Beacon Street  
Boston, MA 02108  
720-4300

**Employment Resources Inc.**

50 Essex Street  
Cambridge, MA 02139  
492-0591

**Bristol County Training Consortium**

85 North Main Street  
Fall River, MA 02720  
675-1161

**Department of Training and Manpower  
Development**

237 Essex Street  
Lawrence, MA 01840  
685-3527

**Metro South/West Employment and Training  
Administration**

825 Washington Street  
Norwood, MA 02062  
769-4120

**Mail address: P.O. Box 740, Norwood, MA 02062  
South Coastal Career Development Administration**

11 Hayward Street  
North Quincy, MA 02171  
328-7300

**Salem Area Employment and Training  
Administration**

10 Orne Street  
Salem, MA 01670  
745-9280

## WELFARE DEPARTMENT'S EMPLOYMENT AND TRAINING PROGRAM

If you qualify for Aid to Families with Dependent Children (AFDC), the Welfare Department will offer an Employment and Training (ET) Program. The program will provide assessments and will have a range of services, focusing on literacy training, basic skills, such as English as a Second Language, and specific skills training such as LPN, electronic assembly, clerical and para-legal training. Money is provided for child care and certain other work-related expenses if you are enrolled in the program. To participate, ask your financial assistance worker at your local Welfare office.



# **JOB LISTINGS/PLACEMENT**

The Massachusetts Division of Employment Security (DES) also runs Job Matching Centers, where you can find daily listings of available jobs - with both public and private employers. You may also receive job counseling, testing for some types of work, and participate in Job Search Workshops. Services at the center are for everyone; you do not have to be collecting unemployment to use these services.

For information about the Job Matching Center nearest you, call:

**1-800-322-4944 - toll free in Massachusetts**

**or**

**727-6322 - Greater Boston**

**or**

**727-6311 - Greater Boston (for Veterans)**

To find out about jobs in state service - professional, non-professional, provisional, non-Civil Service and Civil Service - call:

**State Recruiting Office**

**One Ashburton Place**

**Boston, MA 02108**

**1-800-392-6178 - toll free in Massachusetts**

**or**

**727-8370 - Greater Boston**

**or**

**727-3450 - Greater Boston (for Veterans)**

For Federal jobs, call:

**United States Office of Personnel Administration**

**3 Center Plaza**

**Boston, MA 02108**

**223-1775 - Greater Boston (24-hour taped job listings)**

**223-2571 - Greater Boston (for details and applications procedures for specific job openings)**

Check listings and announcements at your city or town hall for municipal jobs.

Some job counseling agencies which we've listed—for example, the Women's Educational and Industrial Union and the Jewish Vocational Service—can help you with job listings from both public and private employers, and placement services. Open to all, you will find they also have resource materials on occupations and employers. For more information on these and similar agencies in your community, call:

**United Way of Massachusetts Bay**

**Information and Referral Service**

**482-1454 - Boston Headquarters**

**or**

**599-6800 - Lynn Branch**



# **FINANCIAL ASSISTANCE**

## **SOCIAL SECURITY BENEFITS**

If you are 62 years old or older and have been laid off, you may be eligible for Social Security benefits. Remember, however, that the amount of your benefits will be reduced from what they would be at age 65. The amount of benefits are based on your total lifetime earnings.

In some cases you may receive your benefits and be eligible to collect half or partial unemployment insurance. Check with your district Social Security Office about your Social Security benefits, or call 227-2400 in Boston. To learn about the Unemployment Insurance, visit the nearest office of the Division of Employment Security (DES), or call:

**Division of Employment Security**  
**1-800-322-4944 - toll free in Massachusetts**

**or**

**727-6560 - Greater Boston**

## **SUPPLEMENTAL SECURITY INCOME (SSI)**

Supplemental Security Income or SSI is a federal program that augments Social Security by providing cash benefits to certain aged, disabled, and blind persons whose income falls below a certain level. It is administered through the Regional Social Security Administration offices. In Massachusetts it is supplemented by the state. For more information, call:

**227-2400 in Boston.**

## **PUBLIC WELFARE PROGRAMS**

If you are considering applying for Food Stamps, Aid to Families with Dependent Children (AFDC), or another program operated by the Massachusetts Welfare Department, remember that each family's situation has to be evaluated separately. Income determination is complex, and income levels vary from program to program. The income level that would qualify you for food stamps is different from the one that would qualify you for AFDC, for example.

If you want further information, or if you think you may be eligible for one of the programs listed below, you should contact your local Welfare Department. For the office nearest your home, look in the white pages of your phone directory under "MASS COMMONWEALTH OF, Public Welfare Dept" or, in Greater Boston, look in the Blue Pages of Government Listings under the same heading. If you are not satisfied after contacting the local office, call:

Office of Client Services  
Massachusetts Department of Public Welfare  
1-800-322-1373 - toll free in Massachusetts  
or  
727-0837 - Greater Boston

## **AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)**

The Aid to Families with Dependent Children (AFDC) program provides cash for families with dependent children when divorce, separation, death, disability, unemployment, or underemployment deprives a child of the financial support of one or both parents. Families who receive AFDC are automatically eligible for Medical Assistance and are usually eligible for Food Stamps. They are income-eligible for the Emergency Assistance program should certain kinds of crises occur for which special funds are needed. A family of four would be eligible for AFDC if earnings are less than \$8,401.20 a year.

## **GENERAL RELIEF (GR)**

This program offers cash for individuals who are considered unemployable but are not disabled enough to qualify for Federal disability benefits under the Supplemental Security Income (SSI) program. General Relief also assists a limited number of families that do not qualify for Aid to Families with Dependent Children. An example would be a family in which a parent does not have the work history that is required to qualify for AFDC.

## **FOOD STAMPS**

This program offers coupons that low-income families can use to buy food. The amount of coupons a family receives depends on family size, income and some expenses, such as child care costs. A family of four would be eligible for Food Stamps if the household's *gross income* was less than \$12,876 a year.

## **EMERGENCY ASSISTANCE**

The Welfare Department offers assistance to help low-income families in emergency situations such as fire or other natural disaster, eviction, homelessness, utility shut-off, non-delivery of fuel or breakdown of a major appliance such as a stove, refrigerator or hot water heater. To qualify, you must meet certain income standards and *not* have assets which exceed \$1,000. Home ownership does not disqualify you from receiving Emergency Assistance, and your home is not counted as an asset if you live in it. Generally Emergency Assistance can only be used during one 30-day period within a 12-month period.

## PRIVATE ASSISTANCE

Some private social agencies and charitable funds can provide limited assistance on a one-time basis to help with specific cases of financial emergencies.

Also, some charities, churches, and community agencies provide meals, food, or food vouchers.

For help in locating these resources, call:

**United Way of Massachusetts Bay**  
**Information and Referral Service**  
**482-1454 - Boston Headquarters**  
**or**  
**599-6800 - Lynn Branch**





## **FAMILY/INDIVIDUAL SUPPORT SERVICES**

When you experience a difficult period in your life, feelings such as sadness, anger, depression, fear, or lack of energy are natural and usually temporary. If these feelings intensify or do *not* go away as you look for a job, it may be well to get professional help.

A trusted friend, relative, or clergyman may advise you; if not there are excellent family counseling agencies or mental health clinics in the United Way area to help you. The Information and Referral offices of the United Way of Massachusetts Bay can guide you to one of these, including local family and children's counseling services; agencies for non-English-speaking people; community service organizations; youth development and day care centers; and major health and rehabilitation services.

For information about the 184 United Way member agencies as well as many other private and public services, call:

**United Way of Massachusetts Bay  
Information and Referral Service  
482-1454 - Boston Headquarters**

**or**

**599-6800 - Lynn Branch**



## INFORMATION/HELP LINES

Sometimes you may need help *right away*. If an emergency arises, you can call the following numbers:

### ALCOHOLISM

- AIR  
(Alcoholism Information Referral), 524-7884  
Greater Boston

### BATTERED WOMEN

- Casa Myrna Vazquez, Greater Boston 262-9581
- DOVE (Domestic Violence Ended), 471-1234  
South Shore
- H.A.W.C. (Help for Abused Women 744-6841  
and their Children), North Shore
- Transition House, Greater Boston 661-7203

### CHILD ABUSE

- Child At Risk 1-800-792-5200
- Parental Stress Line 1-800-632-8188
- Parents Anonymous 1-800-892-1250

### DRUGS AND PERSONAL CRISIS

- Project Place, Greater Boston 267-9150
- Project RAP, North Shore 1-922-0000

### RUNAWAYS

- Bridge Over Troubled Waters, 423-9575  
Greater Boston
- Project RAP, North Shore 1-922-0000

### SHELTER

For information and/or referral to available shelter, call:

- United Way of Massachusetts Bay 482-1454  
*Days Only* in Boston  
599-6800 in Lynn
- Project Place—*Nights and Weekends* 267-9150
- Salvation Army Harbor Light Center— 536-7469  
*24 Hours*

### SUICIDE

- Samaritans, Greater Boston 247-0220

For additional help or advice, call:

United Way of Massachusetts Bay  
Information and Referral Service  
482-1454 - Boston Headquarters

or  
599-6800 - Lynn Branch



# NOTES



**United Way of Massachusetts Bay  
Information and Referral Service**

*Headquarters*  
87 Kilby Street  
Boston, MA 02109  
617/482-1454

*Branch*  
170 Union Street  
Lynn, MA 01901  
617/599-6800



# 50 Years of Service Thanks to You!

## GUIDE FOR THE UNEMPLOYED

Errata and update: April 1985

With the exception of the following corrections, all of the information in the "Guide..." remains current as of April, 1985.

### UNEMPLOYMENT INSURANCE (p. 2)

The maximum amount of a weekly benefit check has increased from \$185 to \$196 per week.

### CREDIT/MORTGAGE (p. 3)

Enrollment in the Consumer Credit Counseling Service's Debt Management Plan is now \$7 a month.

### INCOME GUIDELINES (pp. 6,7,17)

Eligibility for public programs generally change each year to keep up with the rising cost of living. As of April, 1985, annual income guidelines for a family of four to qualify for assistance are as follows:

Fuel Assistance (p. 6)	\$15,300
Low Income Legal Services (p. 7)	\$12,750
AFDC (p. 17)	\$ 8,820
Food Stamps (p. 17)	\$13,260

### OTHER CHANGES (p. 9 and 10)

The Educational Opportunity Center (EOC) at the Boston YWCA and the Career and Learning Line (CALL) have merged into the:

Higher Education Information Center  
Boston Public Library  
666 Boylston Street  
Boston, MA 02116  
1-800-442-1171 - toll free in Mass.  
536-0200 - Greater Boston

### NEW ADDRESSES/TELEPHONE NUMBERS

#### Page 7:

Greater Boston Legal Services	Mass. Bar Association	Volunteer Lawyers Project
68 Essex Street	Lawyer Referral Service	8 Winter Street (4th Fl.)
Boston, MA 02111 Tel: 357-5757	Tel: 542-9103 (Gtr. Boston)	Boston, MA 02108 Tel: 423-0648

Page 15: State Recruiting Office - new phone no. for Veterans in Greater Boston: 727-1590

Page 20: Phone no. for Parents Anonymous: 1-800-882-1250

### ADDITIONAL INFORMATION - HEALTH INSURANCE

#### Page 4:

If you are unemployed and have a question about your health insurance coverage, you can call:

Commonwealth of Massachusetts  
Insurance Division  
100 Cambridge Street  
Boston, MA 02202  
Tel: 727-3333

### DELETIONS

Page 10: The following program has been phased out: YWCA (Career Renewal Center)  
231 Bacon Street  
Natick, MA 01760

Page 13: The second paragraph, under "Job Training Partnership Act", should be deleted.

